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### **DETAILED ACTION**

This action is responsive to applicant's amendment and arguments of 10/27/2006, which have been entered into the electronic file of record.

It is noted that there is a new examiner of record in the present case, examiner Daniel Hess.

### **EXAMINER'S AMENDMENT**

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. Scott Harris on 6/17/2009.

### **IN THE CLAIMS:**

1-46. Cancelled.

47. (New) A smart card, comprising:  
a card housing;

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an automated location tracking means, within said card housing, operating to automatically detect a geographic location of the smart card;

a memory having a first memory part storing a first set of data including financial account data, and having a second memory part storing geographical position data;

a microprocessor, in contact with both first financial account data in said first memory part, and with said geographical position data in said second memory part; and

a program, on the smart card and executed by said microprocessor, which automatically converts a predetermined currency value from a first currency to a second currency in the smart card based on the determined geographic location.

48. (New) A smart card as in claim 47, wherein said smart card has the dimensions of a conventional plastic credit card.

49. (New) A smart card of claim 47, wherein the first memory part comprises a magnetic strip that is separate from the second memory part .

50. (New) A smart card of claim 47, wherein the second memory part comprises EPROM or EEPROM.

51. (New) A smart card of claim 47, wherein the second memory part comprises RAM and ROM.

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52. (New) A smart card of claim 47, wherein the second set of data comprises a credit card account number.

53. (New) A smart card of claim 47, wherein the third set of data comprises a name, address, physical characteristics, and identification number of a holder of the smart card.

54. (New) A smart card of claim 47, wherein said second memory part also stores at least one telephone-based account number.

55. (New) A smart card of claim 47, wherein the financial account data a bank account number.

56. (New) The smart card of claim 55, wherein the fourth set of data represents a cash balance.

57. (New) The smart card of claim 47 wherein the second memory part has stored therein a program which is executed by said microprocessor to track a history of transactions made using the smart card and to generate a transaction history statement.

58. (New) The smart card of claim 47, wherein the first set of data represents numbers for accessing a credit card account.

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59. (New) The smart card of claim 47, wherein the memory has stored therein a program which is executed by said microprocessor to process data received from a global satellite, to store said data in the memory, and to generate a travel log based on said data.

60. (New) A method of using an access device upon payment of a value, the method comprising:

using a smart card which is a standalone card to automatically determine a current geographical position data using location tracking means within the smart card housing;

storing information in a memory of said smart card, including financial account data, and said current geographical position data determined automatically by said smart card; and

running a program in said smart card that automatically converts a first currency value to a second currency value based on said current geographical position data that has been automatically determined by said using and stored in said memory.

61. (New) A method as in claim 60, further comprising storing a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and fourth set of data to access telephone communication services.

62. (New) A method as in claim 60, further comprising inserting the smart card into the access device, wherein the access device is shaped to receive a smart card having the dimensions of a conventional plastic credit card.

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63. (New) A method as in claim 62, further comprising responsive to said inserting, reading at least one of said our sets of data; performing a first authentication process on said at least one set of data; and permitting access if said step of performing a first authentication process meets a required condition.

***Allowable Subject Matter***

Claims 47-63 are allowed.

The following is an examiner's statement of reasons for allowance: Examiner Daniel Hess carefully reviewed the application history in the present case including all claims that had been presented and all rejections that had been made. It was concluded that several limitations, and in particular those including a geographic location tracking means that is built into the card coupled with currency conversion of a stored financial value on board the card that is performed based on the results of geographic location determination were not shown or suggested in the prior art. While the prior art referenced in earlier Office actions shows location tracking on board an object having a small form factor like a card, that object is not a even financial instrument. The prior art of record fails to specifically relate determined geographic location data with the conversion of currency in a unified financial instrument. This is a substantial process because the determined geographic location must first be associated with political boundaries (i.e. a country) and this information must then be linked with the appropriate currency.

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The applicant and the examiner agreed to a replacement set of claims which focus in a limited way on the above subject matter which was identified as allowable. All other claims have been cancelled.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANIEL A. HESS whose telephone number is (571)272-2392. The examiner can normally be reached on 8:00 AM - 5:00 PM M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee can be reached on (571) 272-2398. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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/Daniel A Hess/

Primary Examiner, Art Unit 2876